

COBRA Information

What is COBRA?

COBRA is a continuation of the medical and dental insurance when coverage would otherwise end because of a "qualifying event".

Qualifying Events That Allow a Maximum of 18 Months (Experienced by the Employee)

- 1) Termination of Employment
- 2) Reduction in Work Hours

Qualifying Events That Allow a Maximum of 36 Months (Experienced by a covered Dependent)

- 1) Death of the Employee
- 2) Divorce or legal separation
- 3) Loss of Dependent Status

How do I sign up?

Once the Benefits Department has been notified by HR for an employee's termination, or by the employee for a dependent issue, the Benefits Department will notify Consociates. Consociates will mail the COBRA Election Form to your home. **Fill out the Election Form and return it to the Benefits Department to the attention of Laurie Gulan.**

How much does it cost? Monthly Rates for 1/1/11 to 12/31/11

	<u>Deductible Plan</u>	<u>Copay Plan</u>	<u>Dental</u>
Single:	\$ 762.77	\$ 511.16	\$ 30.94
2 Party:	\$1601.81	\$1073.43	\$ 95.91
Spousal:	\$1703.81	\$1175.43	N/A
Family:	\$2364.56	\$1584.59	\$ 95.91
Spousal:	\$2466.56	\$1686.59	N/A

For further information, contact Laurie Gulan in the Benefits Department at 615-591-8506 or by e-mail at laurieg@williamson-tn.org or laurieg1@wcs.edu .